

 **MetLife Critical Illness Rates**

MetLife offers competitive group rates and convenient payroll deduction so you don't have to worry about writing a check or missing a payment! Your employee rates are outlined below.

Monthly Premium/\$1,000 of Coverage

Issue Age	Employee Only	Employee + Spouse	Employee + Children	Employee + Spouse / Children
<25	\$0.50	\$0.79	\$0.71	\$1.00
25-29	\$0.57	\$0.90	\$0.78	\$1.10
30-34	\$0.89	\$1.32	\$1.10	\$1.53
35-39	\$1.27	\$1.86	\$1.48	\$2.07
40-44	\$2.05	\$2.94	\$2.26	\$3.14
45-49	\$2.99	\$4.25	\$3.19	\$4.46
50-54	\$4.14	\$5.85	\$4.34	\$6.05
55-59	\$5.35	\$7.56	\$5.56	\$7.77
60-64	\$6.54	\$9.27	\$6.75	\$9.47
65-69	\$7.41	\$10.58	\$7.62	\$10.79
70+	\$8.80	\$12.63	\$9.01	\$12.84

Formula for \$15,000 Plan calculation:

$$\begin{array}{ccc} \$ \underline{\hspace{2cm}} & \times 15 = & \$ \underline{\hspace{2cm}} \\ \text{Amount based on age} & & \text{Monthly rate} \\ \text{and level above} & & \end{array}$$

Example:

\$15,000 for a 24 year old

$$\$0.50 \times 15 = \mathbf{\$7.50 \text{ monthly rate}}$$

Formula for \$30,000 Plan calculation:

$$\begin{array}{ccc} \$ \underline{\hspace{2cm}} & \times 30 = & \$ \underline{\hspace{2cm}} \\ \text{Amount based on age} & & \text{Monthly rate} \\ \text{and level above} & & \end{array}$$

Example:

\$30,000 for a 24 year old

$$\$0.50 \times 30 = \mathbf{\$15.00 \text{ monthly rate}}$$

***Note:** Your premium is based on your Issue Age, meaning your initial rate is based on your age at the time your coverage becomes effective and your rates will not increase due to age.*